

Take the Alternative Route to Financial Freedom

Benefits of investing with an IRA

An Alto IRA offers investors the autonomy to direct tax-advantaged retirement dollars into the alternative assets of their choosing. Those alternatives provide portfolios greater growth potential, increased risk-adjusted returns, and a natural buffer of protection against public market volatility.

For years, sophisticated investors have invested their retirement capital into alternatives with a self-directed IRA to boost their retirement savings and lower their tax bills with capital earmarked for the long term time horizon of retirement. Now, the self-directed Alto IRA invites individual investors to do the same.

What can self-directed investing with an Alto IRA provide?

Portfolio diversification

Decorrelate your retirement portfolio with investments across markets, assets, and industries.

Tax advantages

Put your retirement dollars to work on tax advantaged investments that may shield your portfolio from capital gains taxes.

Duration & liquidity matching

Alternative investments naturally have a longer holding period to maturation. Retirement capital earmarked for distant-future payouts better aligns your funding method and its illiquidity with that of the asset it's invested in.

Let's look at an example. Consider a \$10,000 investment that is now worth 10 times more than you put in.

	Cost Basis	Exit	Capital Gain	Taxes Due	Income Tax	Capital Gains Tax	Taxes Owed
Alto Roth IRA	\$10,000	\$100,000	\$90,000	None for a qualified distribution	0%	0%	\$0
Alto Traditional IRA	\$10,000	\$100,000	\$90,000	Upon a normal distribution of exit value	12%*	0%	\$12,000
Brokerage account	\$10,000	\$100,000	\$90,000	Upon Realization	0%	20%**	\$18,000

Example is for illustration purposes only and does not represent a specific past, current or future investment.

*Assumes an income tax rate of 12% at the time of withdrawal as income tax rates generally decrease upon retirement.

**Assumes a long term capital gains rate of 20%

Actual tax rates are subject to each tax payer's personal situation and circumstances.

How does it work?

To enable seamless investing with an IRA, we've chosen Alto as our preferred self-directed IRA provider. Opening an Alto IRA can be done in minutes. You'll simply register an account, select an IRA from the choice of Traditional, Roth and SEP, and then fund the new account with either a 401k rollover, IRA transfer or cash contribution. Once the account is open, you're able to approve and fund investments on Canopy.

- 1 If you don't already have an Alto IRA, [create one](#) and [fund it](#) to cover your investment amount.
- 2 Once invited by the issuer, [create a new account on Canopy](#) or [log in](#) to your existing one to register your investment commitment.
- 3 After your commitment is submitted on Canopy, the Canopy team will invite your IRA to invest.
- 4 Log in to your Alto IRA account to review and [approve the investment](#).
- 5 Canopy completes a final review to confirm your investment information.
- 6 Alto signs the subscription agreement on behalf of your IRA and funds the investment within one business day.*

About Alto

Alto's holistic alternatives investment platform empowers individual investors to diversify their portfolios by investing in alts while supporting issuers with a range of capital raising methods to suit their unique needs.

Offering Traditional, Roth, and SEP IRAs, Alto is bringing alternative investments to the mainstream, and the trillions in retirement savings in the United States to firms raising capital.

Founded

2015

Launched first product beta

2018

Industry standout



4.4 TrustScore on [Trustpilot](#)

Facts

\$2.1B

Assets under custody

32,000

Self-directed IRA investors

2,500+

Issuers raising capital on Alto

VC backed

\$17M

[Series A](#) in April 2021

\$40M

[Series B](#) in December 2021

*IRS rule requires that an IRA is 7 days old before processing an investment

Alto Leadership



Eric Satz, Founder & CEO

Kicked off his career as an investment banker for Donaldson, Lufkin & Jenrette, and Credit Suisse First Boston. Co-founded Currenex, which he sold for ~\$550m, and Tennessee Community Ventures, a venture capital firm.



Scott Harrigan, President

A seasoned leader in global financial software and public markets. Formerly with Carta and Securitize, where he advanced expertise in private markets and digital assets.



Andrea Kampine, COO

Joined Alto as one of its earliest team members, shaping the company's growth and culture from the start. Now serves as Chief Operating Officer, driving strategic, customer-centric execution across Alto's operations.



Alicia McIlhinney, SVP of Marketing

Brings over 20 years of marketing leadership across financial services and fintech. Leads Alto's marketing efforts, connecting investors to alternative opportunities through clear, compelling storytelling.

We're on a mission to make alternatives accessible for all, so everyone can invest for the future they want.

[Learn more](#)

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Whenever making an investment decision, investors should consult with their tax attorney or financial professional. Investors are responsible for conducting their own due diligence regarding investments, for using their Alto accounts in compliance with the law, and for all tax and other risks and obligations arising from account transactions.

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